

State of Washington
Office of the Insurance Commissioner
1999 Washington Market Share and Loss Ratio
Line of Business: Property and Casualty Totals (excludes Accident and Health)

Domestic Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share (1)	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(2)
Cascade Natl Ins Co	10175	WA	\$6,515	0.12%	\$6,906	\$4,175	60.45%
Commonwealth Ins Co Of Amer	10220	WA	\$3,463	0.06%	\$3,251	\$1,840	56.58%
Consumers Insurance Company	28975	WA	\$135	0.00%	\$135	\$20	14.81%
Contractors Bonding & Ins Co	37206	WA	\$8,870	0.17%	\$8,347	\$2,520	30.19%
Eagle Pacific Ins Co	36986	WA	\$2,405	0.04%	\$5,806	\$6,192	106.64%
Farmers Ins Co Of WA	21644	WA	\$416,794	7.79%	\$412,869	\$294,950	71.44%
Federated Amer Ins Co	11096	WA	\$7,542	0.14%	\$7,929	\$5,351	67.49%
First Natl Ins Co Of Amer	24724	WA	\$47,311	0.88%	\$49,047	\$34,628	70.60%
Fraternal Beneficial Assoc	29360	WA	\$72	0.00%	\$72	\$11	15.57%
Fremont Ind Co Of The NW	21148	WA	\$3,196	0.06%	\$3,388	\$2,078	61.33%
General Ins Co Of Amer	24732	WA	\$64,909	1.21%	\$76,025	\$56,899	74.84%
Grange Ins Assn	22101	WA	\$56,782	1.06%	\$56,686	\$33,325	58.79%
Mutual Of Enumclaw Ins Co	14761	WA	\$143,138	2.67%	\$140,335	\$86,978	61.98%
National Merit Ins Co	39004	WA	\$12,340	0.23%	\$11,618	\$7,639	65.75%
Northwest Dentists Ins Co	32417	WA	\$3,054	0.06%	\$3,054	\$1,446	47.35%
Pemco Ins Co	18805	WA	\$70,786	1.32%	\$69,770	\$42,563	61.00%
Pemco Mut Ins Co	24341	WA	\$206,998	3.87%	\$207,905	\$122,521	58.93%
Physicians Ins A Mut Co	40738	WA	\$48,730	0.91%	\$49,073	\$43,769	89.19%
Progressive Northwestern Ins Co	42919	WA	\$9,983	0.19%	\$11,816	\$6,963	58.93%
Red Shield Ins Co	41580	WA	\$2,773	0.05%	\$2,701	\$157	5.83%
Rocky Mountain Fire & Cas Co	22128	WA	\$4,916	0.09%	\$4,219	\$3,284	77.86%
Safeco Ins Co Of Amer	24740	WA	\$175,996	3.29%	\$185,186	\$119,497	64.53%
Seaton Ins Co	25763	WA	\$0	0.00%	\$0	\$16,255	0.00%
Unigard Ind Co	25798	WA	\$17,663	0.33%	\$17,257	\$11,667	67.61%
Unigard Ins Co	25747	WA	\$60,749	1.14%	\$61,688	\$36,929	59.86%
Washington Cas Co	42510	WA	\$20,473	0.38%	\$20,055	\$10,405	51.88%
Western Natl Assur Co	24465	WA	\$7,136	0.13%	\$6,918	\$5,049	72.98%
Western Professional Ins Co	10942	WA	\$11,014	0.21%	\$10,205	\$11,799	115.61%
Totals (Loss Ratio is average)			\$1,413,744	26.42%	\$1,432,261	\$968,911	67.78%

(1) Market Share is based on all authorized Washington companies' written premiums.

(2) Excluding all Loss Adjustment Expenses (LAE)